
CHAPTER 9

LEAVING

THE

SERVICE

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LEAVING THE SERVICE



PLAN NOW

One day you will leave the Service. Whether it's retirement, involuntary separation, or detachment after initial obligated service, you must plan well in advance for your eventual transition to civilian life.

SEPARATION SCENARIOS

It is prudent to begin planning for separation from the Coast Guard the day you receive your commission. There are three basic scenarios that can occur, each requiring a different transition strategy.

- ☞ You may not desire a career in the Coast Guard and decide to separate after completing your initial obligation.
 - ☞ You are involuntarily separated before becoming retirement-eligible.
 - ☞ You may be voluntarily or involuntarily separated and retirement eligible.
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MANDATORY PRESEPARATION COUNSELING

The best way to prepare for any of the above scenarios is to plan now. It is up to you to plan your smooth transition into civilian life.

Congress authorized certain benefits and services for members separating from the Services, including the Coast Guard. The Coast Guard conducts individual preseparation counseling for all personnel within 180 days of separation and offers additional benefits to members involuntarily released from active duty. As mandated by Congress, commanding officers are responsible for ensuring this counseling session is completed. The member and unit person responsible for the counseling session must complete:

DD Form 2648, Preseparation Counseling Checklist, and file it in the official service record.

LEAVING THE SERVICE

MANDATORY PRESEPARATION COUNSELING *(Continued)*

Preseparation counseling covers these topics:

- ☞ Individual transition plan
- ☞ Effects of a career change
- ☞ Employment assistance
- ☞ Relocation assistance
- ☞ Education and training
- ☞ Health and life insurance
- ☞ Finances
- ☞ Reserve affiliation/priority
- ☞ Disabled veterans

REFERENCE

Preseparation Counseling, COMDTINST M1900.1

RESOURCES

HUMAN RESOURCES SERVICE AND INFORMATION CENTER (HRSIC)

Commanding Officer (TVL-WC)
Human Resources Service & Information Center
PO Box 3552
Topeka, KS 66683-3552



1-800-772-8724

Coast Guard Military Retired Benefits:



1-800-424-7950

REFERENCES

- COMDTINST M1000.6 (series), Personnel Manual
- COMDTINST 1800.4 (series), Your Guide in Retirement
- Survivor Benefit Plan (SBP)
- COMDTINST 1900.7 (series), Once a Veteran
- Retired Military Almanac
- Retiree Newsletter (Published Quarterly)

DEPARTMENT OF VETERANS AFFAIRS

Department of Veterans Affairs (DVA) annual publication



703-549-2311

THE RETIRED OFFICER ASSOCIATION

The Retired Officer Association (TROA)



703-549-2311

RELOCATION AND ASSISTANCE MANAGER

See the Relocation and Assistance Manager (RAM) for additional information on retirement and career planning.

INDIVIDUAL TRANSITION PLAN

DEFINITION

Any career transition can be complicated and stressful. The need for a game plan is paramount in a successful transition to civilian life. Therefore, every departing Service member should develop an Individual Transition Plan (ITP), a realistic plan to assist in successfully moving from the military workforce to the civilian world. Develop this plan with realistic goals based on your abilities, skills, knowledge, and previous experiences.

TRANSITION ASSISTANCE PROGRAM SEMINAR

A good starting point is to attend a Transition Assistance Program (TAP) seminar. Sponsored by the Departments of Labor, Veterans Affairs, and Defense, and the Coast Guard, these workshops provide information and guidance in determining goals, identifying employment and training opportunities, writing a resume, finding the hidden job market, interviewing, and many other skills you need for a successful job search. If you are interested in attending a TAP seminar, contact your Work-Life staff.

ITP PHASES

There are seven phases to a good ITP. Successfully completing all of them can lead to a smooth transition.

- ☞ Phase 1—Self assessment
 - ☞ Phase 2—Exploration
 - ☞ Phase 3—Skills development
 - ☞ Phase 4—Trial programs
 - ☞ Phase 5—Job search
 - ☞ Phase 6—Job selection
 - ☞ Phase 7—Support
-

PHASE 1: SELF-ASSESSMENT

Gather and analyze necessary information to determine employability and identify needs. List skills, abilities, experience, personal goals, values, work preferences, family and financial situations, and needs v. wants. Answer these questions privately:

- ☞ What positions have you held?
 - ☞ What are your interests?
 - Full time, part time
 - Location
 - Company size
 - Indoor, outdoor
-

INDIVIDUAL TRANSITION PLAN

PHASE 1 (Continued)

- ☞ What are your needs and wants?
 - Family structure and obligations
 - Financial commitments
 - Personal resources
 - Hobbies, recreational activities
- ☞ What subject matter and style of learning do you prefer?
- ☞ What are your personality traits and physical capabilities?
 - Introvert/extrovert
 - Assertive/passive
 - Honesty/loyalty
 - Adaptability/flexibility
 - Neatness/cleanliness/hygiene
- ☞ What is important to you?
 - Prestige/recognition
 - Competition
 - Benefits/vacation
 - Variety/challenge
 - Salary

PHASE 2: EXPLORATION

In this phase, begin identifying labor market information. The local library and employment service can provide information on areas of interest. Steps in this phase include:

- ☞ Participate in a TAP seminar.
- ☞ List types of jobs and career paths that appeal to you, you have the ability to perform, and that are located in a geographic area where you might want to live.
- ☞ Research careers.
- ☞ Research companies.
- ☞ Research salaries and benefits.
- ☞ Identify what skills are required.

Target a range of related occupations. Measure the trade-offs in relation to your self-assessment in phase 1.

INDIVIDUAL TRANSITION PLAN

PHASE 3: SKILLS DEVELOPMENT As you go through the exploration phase, you may become aware of other interests you have but for which you are not fully qualified. In this phase, assess what training or additional education you may need to pursue one of these career paths and whether you will have the time or inclination to complete it.

Support services during this phase include:

- ☞ Educational assistance
- ☞ Small Business Administration
- ☞ Interest inventories
- ☞ Financial planning
- ☞ Disability benefits
- ☞ Relocation assistance

PHASE 4: TRIAL PROGRAMS Investigate the possibility of participating in internships, volunteer jobs, temporary services, or part-time jobs that may interest you.

PHASE 5: JOB SEARCH Having identified your job requirements, your next steps include:

- ☞ Goal setting
- ☞ Resume preparation
- ☞ Networking to develop leads
- ☞ Mock interview

PHASE 6: JOB SELECTION Try to attend job hunting seminars, resume-writing workshops, and interviewing techniques classes.

Although it may be tempting, you don't have to take the first job that comes along. Consider what was important in Phase 1.

PHASE 7: SUPPORT Organizing your personal affairs is the final stage of your ITP. Manage this with the same diligence you devoted to your job search. Out-processing, relocation, financial management, taking care of your family, and coping with stress are important issues you must resolve before your transition is complete.

EMPLOYMENT ASSISTANCE

RESOURCES

Sources of employment assistance available to separating Service members include:

- ☞ TAP seminars.
- ☞ Defense Outplacement Referral System (DORS), a DoD-sponsored personal mini-resume program which allows you and your spouse to put your name in front of thousands of employers nationwide. Essentially a computerized, on-line resume service for private employers, this tool is available through your area Work-Life staff or local DoD facility.
- ☞ Transition Bulletin Board (TBB), a DoD-sponsored computerized job listing of both public and private employment opportunities. TBB also includes information on job fairs, career workshops, support services, educational and training opportunities, as well as on franchises and starting a business. This service is available through your area Work-Life staff or local DoD facility.
- ☞ Opportunities for employment within the U.S. Government are available in all parts of the nation and overseas. For further information, write to:

Office of Personnel Management
Federal Job Information Center
1900 E Street, N.W.
Washington, D.C. 20415

- ☞ Veterans receive special consideration and priority for referral, testing and counseling from state employment offices whose locations can be found in local telephone directories.
 - ☞ At least one veterans' employment and training service office is located in every state. In addition, veterans' employment representatives at local employment offices process large numbers of veterans' job applications. They will assist in any employment problem you may have.
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EMPLOYMENT ASSISTANCE

TROOPS TO TEACHERS

The Troops to Teachers program was designed to improve the quality of American education by assisting military personnel to obtain alternative certification and placement in schools with a high concentration of students from low-income families. Defense Activity for Non-Traditional Education Support (DANTES) administers the program for the Coast Guard. For additional information, call 800-452-6616 or the Coast Guard Institute at 405-954-7240. There will be no funding available for FY 99; although the program will continue through the end of FY 99.

EDUCATION

GAP

Members leaving the Service sometimes find a gap between the civilian career they want and the specific education or training they need to achieve it. It is important to have the necessary job skills to be competitive in the civilian job market.

REGISTERED COAST GUARD TRANSCRIPT

A good place to begin your educational self-evaluation is to evaluate your current educational accomplishments. The Coast Guard Institute's Academic Development Division staff has developed a registered Coast Guard transcript that clearly lists the college credit earned in conjunction with your military training and experience. The American Council on Education and Accrediting Commission of the Distance Education and Training Council has approved the USCG registered transcript as an official document you can use in lieu of DD Form 295. The Coast Guard transcript can include college courses completed through local colleges, independent study courses, and/or college-level examinations in addition to military course listings.

HOW TO APPLY

Complete the Military Training and Education Documentation service questionnaire (CGI Form 1560/06a), available from your ESO. Submit it to the Institute (ADV) with copies of college transcripts and/or college-level examination score reports (if applicable) for processing.

FINANCIAL ASSISTANCE

It is important to keep your educational accomplishments current. You may want to pursue your educational goals well before leaving the Service. Financial assistance is available through:

- ☞ Tuition Assistance—Well before leaving active duty, you can begin to take classes to achieve your educational goals or make yourself more marketable for a second career.
- ☞ The Montgomery G.I. Bill (MGIB) provides up to 36 months of full-time education benefits available before and after leaving the Service. This educational benefit may be used for degree and certificate programs, apprenticeships, on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. For information on eligibility, contact your area Work-Life staff.
- ☞ The Veterans Educational Assistance Program (VEAP) provides educational assistance to those who initially entered the armed forces between 1 January 1977 and 30 June 1985. Eligibility for assistance depends on participation in a contributory educational fund. Use benefits for degree, non-degree, correspondence, apprenticeships on-the-job training programs, and vocational flight training programs.

For further information, contact your local ESO.

THE READY RESERVE

INTRODUCTION Former regular Coast Guard officers may request appointments in the Ready Reserve. Those recommended for appointment and who have not been passed over twice on the ADPL are eligible for appointment up to the same grade held on the ADPL. Eligibility for appointment at a specific grade shall not prevent the appointment panel from recommending or an applicant from requesting a lower grade.

Regular commissioned officers passed over twice on the ADPL also are eligible for appointment in the Ready Reserve. If recommended for appointment, these officers will be eligible for appointment to no higher than one grade lower than the grade they held on the ADPL.

Officers must apply within one year of their resignation or separation.

REFERENCE COMDTINST M1001.27 (series), Reserve Personnel Manual

SELECTED RESERVE (SELRES) Assignment in the SELRES refers to a drilling reserve member who performs:

- ☞ Inactive duty training (IDT) 2 days per month, and
- ☞ Active duty training (ADT) each year of between 12 and 15 days.

The district commander assigns SELRES members to units; assignments vary by geographic location and specialty. Reservists in this category have the highest priority for mobilization.

INDIVIDUAL READY RESERVE (IRR) Assignment in the IRR refers to Ready Reserve members not assigned to SELRES or on active duty. As a member of the IRR,

- ☞ You are not required to attend drills.
- ☞ You may, however, perform ADSW for pay and retirement points.
- ☞ You are not in a pay billet.

MEDICAL AND DENTAL BENEFITS

REFERENCE

COMDTINST M6000.1 (series), Medical Manual

DVA CARE

Retirees and their eligible family members (those with retired ID cards) retain eligibility in several military health care programs.

- ☞ Direct Care System—. Access to military hospitals and clinics may be limited based on the availability of space and the capabilities of the health care staff.
 - ☞ CHAMPUS—In general, CHAMPUS eligibility may continue until a member is eligible for MEDICARE Part A, which normally occurs at age 65. CHAMPUS cost-shares and deductibles are higher than the former active duty rate.
 - ☞ Managed Care Programs—You are eligible for TRICARE programs, the Uniformed Service Family Health Plans, depending on your location and CHAMPUS eligibility.
 - ☞ Eligibility for DVA in-patient hospital and nursing home care is divided into two categories, mandatory and discretionary.
 - ☞ Tri-care – Refer to your local Health Benefits Advisor for information on recent benefits of Tri-care.
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MANDATORY VETERANS CARE

The DVA must provide you medical care and may provide nursing home care if space and resources are available. You are eligible for this category if:

- ☞ The DVA rates you as having a service-connected disability.
 - ☞ You were exposed to herbicides while serving in Vietnam.
 - ☞ You have health problems related to service in the Persian Gulf.
 - ☞ Your income is below an annually adjusted income limit. In 1994, the annual income limits were \$19,408 (single), \$23,290 (if married or single with one dependent), plus \$1,296 for each additional dependent.
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DISCRETIONARY VETERANS CARE

The DVA may provide you hospital or nursing home care if you do not qualify in any mandatory categories, but you must pay a share of the expenses.

CONTACT

Contact any DVA medical facility for specific information on entitlements to out-patient care.

MEDICAL AND DENTAL BENEFITS

DENTAL CARE The Coast Guard dental plan ceases on separation from active duty.

The DVA covers dental conditions or disabilities determined to be Service-connected.

You may be eligible for one dental treatment if you separated from active duty without receiving a dental exam. Apply to DVA within 90 days of separation. Your DD Form 214 will not authorize your eligibility.

HOW TO APPLY If DVA rates you 100% disabled, you are eligible for full coverage.

Complete a VA Form 10-10, Application for Medical Benefits.

Provide proof of veteran status and information verifying any service-connected disabilities.

CONTACT

DVA Regional Office 📞 800-827-1000

Health Benefits Advisor 📞 800-9-HBA

VOLUNTARY SEPARATIONS

REFERENCE

☞ COMDTINST M1000.6 (series), Personnel Manual

RESIGNATION

After completing obligated service, you can request a voluntary separation from the Coast Guard. To resign your commission, send a letter request to:

[Coast Guard Personnel Command \(CGPC-opm-1\)](#)

through your chain of command. Requests will be acknowledged if accompanied by a completed, self-addressed Acknowledgment/Referral Card, CG-4217.

Remember:

- ☞ Submit requests to reach CGPC-opm-1 six to twelve months before your requested resignation date.
- ☞ Your resignation is not effective until CGPC-opm-1 accepts it. Normally you will receive a reply 12 weeks before the effective date.
- ☞ If CGPC-opm-1 approves, you may withdraw your resignation.
- ☞ You may be retained on active duty beyond your requested resignation date based on the needs of the Service.

DENYING SEPARATION REQUESTS

Coast Guard Personnel Command can deny requests for separation because:

- ☞ You have not completed obligated service.
 - ☞ You have not completed one year at your present duty station.
 - ☞ A state of emergency exists (needs of the Service.)
 - ☞ You received orders to duty outside the continental limits of the United States before your resignation letter was received.
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INVOLUNTARY SEPARATIONS

REFERENCE

COMDTINST M1000.6 (series), Personnel Manual

REASONS FOR INVOLUNTARY SEPARATION

- ☞ Discharge or retirement (if eligible) due to non-selection for promotion twice.
- ☞ Separation for cause pursuant to special board action.
- ☞ Release from active duty due to disapproval of request for retention.
- ☞ Revocation of commission or release to inactive duty.
- ☞ Retirement due to non-continuation as captain or rear admiral.
- ☞ 30 year retirement for captains (14USC288)
- ☞ 36 year retirement for rear admiral (14USC290g)
- ☞ 7 year as flag officer (14USC290h)
- ☞ Prior chief warrant officer - 30 year retirement (10USC1305)
- ☞ Age 62 (14USC293)

SEPARATION DATE

In the case of involuntary separation due to non-selection for promotion, the following applies:

- ☞ You will be honorably discharged by 30 June of the promotion year in which the second failure of selection occurs.
- ☞ You may be honorably discharged at an earlier date and retain benefits.
- ☞ You will retire by 30 June if you are eligible for retirement.

18+ YEARS

If you have completed at least 18 years of service as of the last day of the promotion year in which you were twice not selected for lieutenant commander, you may remain on active duty and retire on the last day of the month in which you complete 20 years of active service.

INVOLUNTARY SEPARATIONS

SEVERANCE PAY A regular officer discharged from the Service ineligible for retirement is entitled to severance pay. The amount depends on the length of service, grade, and type of discharge.

REFERENCE COMDTINST M7220.29 (series), Pay Manual

COMPUTATION Compute for severance pay as follows:

SEVERANCE PAY	
Nonselection For Promotion	[2 Months Basic Pay] X [Number Years Active Commissioned Service (Maximum 12 Years)] Count Fractions of ½ Year of More as a Whole Year Maximum Amount Payable is 2 Years Basic Pay
Discharged For Cause	[1 Month Basic Pay] X [Number Years Active Commissioned Service] Disregard Fractions Of Year Maximum Amount Payable is 1 Year Basic Pay

SEPARATION PAY Reserve officers may be entitled to a lump sum of separation pay after completing at least six continuous years of active duty immediately preceding release from active duty. Compute separation pay as follows:

$$.1 \times [\text{Number of years active service} \times 12(\text{monthly basic pay})]$$

ALLOTMENTS You may not be able to carry all your current allotments into retirement. See your administrative office or PERSRU for more information.

RETIREMENT

RETIREMENT PAY

Your retirement pay is based on rank, length of service and when you entered the service.

If you Entered Military Service*	Retirement Pay plan	Extra Pay For 20+	Maximum Entitlement	Cost Of living Increase (cola)
Before 9/8/1980	Final pay: 50% of Final basic pay Based on rank and Length of service	Yes 2.5% Annually	75% of final Basic pay At 30 years or More of service	Yes Consumer Price Index
9/8/1980 Through 7/31/1986	High three: 50% of the Monthly average Of the highest 36 Months of basic pay	Yes 2.5% Annually	75% of highest 36 months Basic pay at 30 or more Years of service	Yes Consumer Price Index
8/1/1986 Through Present	Redux: 40% of the Monthly average Of highest 36 months of Basic pay	Yes 3.5% Annually	75% of highest 36 months Basic pay at 30 or more Years of service	Yes Consumer Price index Less 1%

*Your retirement plan is based on the date you first incurred a military obligation, regardless of service breaks.

30 YEARS SERVICE

Any regular commissioned officer who has completed 30 years' service may apply and, at the Commandant's discretion, retire from active service with retired pay at the grade from which retired.

VOLUNTARY RETIREMENTS

20 YEARS SERVICE

Any regular commissioned officer who has completed 20 years' active service, at least 10 of which are commissioned service, may apply and, at the Secretary's discretion, retire from active service with retired pay at the grade from which retired.

RETIREMENT IN LIEU OF ORDERS (RILO)

☞ You must request retirement within 15 days of the date on which the transfer order or assignment panel CGPERSCOM was issued.

☞ Your retirement date will be the first day of the month following your detachment date on PCS orders, but no later than 1 August.

☞ In order to retire at the grade currently held, you must have two years time-in-grade (TIG) and have fulfilled all other obligated service requirements as of your retirement date.

☞ If assigned to duty outside the continental U.S., you may be required to complete a normal tour on that assignment before being eligible for voluntary release.

APPROVAL AND DISAPPROVAL

The Commandant grants final approval or disapproval of voluntary retirement requests and considers them based on the overall needs of the Service and the merits of individual cases according to these guidelines:

☞ Except for mandatory retirements, you must successfully complete two years TIG before retiring. You cannot revert to your previous grade and retire.

☞ Except for mandatory retirements, you must complete one year in the continental United States or two years outside the U.S. at your current unit.

☞ If you are approaching statutory age, you are not required to apply.

☞ Requests must include the zip code of your intended (non-binding) home of selection.

☞ Submit your retirement request 6 to 12 months before your desired retirement date so the Assignment Officer has time to find a replacement before you depart.

☞ Retirement orders normally are issued no later than 60 days before your effective retirement date.

☞ Requests will be approved on a date closest to your requested date as Service needs permit.

RESERVE RETIREMENT

REFERENCE

COMDTINST M1001.27 (series), Reserve Personnel Manual

POLICY AND LAW

Reserve officers not serving on extended active duty fall under a completely different set of retirement laws and policy. To be eligible for retirement pay, reservists must meet the eligibility requirements of 10 U.S.C. 1331.

TO QUALIFY

By Coast Guard policy, reservists must:

- ☞ Retire at age 60.
- ☞ Not be entitled to military retired or retainer pay under any other legal provision.
- ☞ Complete at least 20 years of qualifying military service.
- ☞ Serve the last 8 years of qualifying service as a member of a reserve component; amended by law to 6 years for reservists requesting retired status between 1 October 1991 to 1 October 1999.

RETIREMENT CATEGORIES

- ☞ Retirement with pay (RET-1)—reservists receiving retirement pay. Age 60, with at least 20 years of satisfactory service.
 - ☞ Retirement without pay (RET-2)—reservist who served 20 years but not yet age 60; or reservists as authorized by Commandant who have completed 15 satisfactory years of service and not yet reached age 60.
 - ☞ Retirement without entitlement to pay (RET-3)—reservists who are not and will never be entitled to retired pay or benefits.
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RESERVE RETIREMENT

RETIREMENT POINTS

To be eligible to retire, an officer must complete 20 years of satisfactory federal service and attain age 60. They must earn 50 points in an anniversary year for it to be counted as a “good” year in computing service for retirement. An officer can earn a maximum of 365 points per year. Retirement points are awarded as follows:

- ☞ One point for each authorized single drill.
- ☞ Two points for each authorized multiple drill.
- ☞ One point for each period of appropriate duty.
- ☞ Approved correspondence course retirement point credit.
- ☞ 15 points for each year of membership in Ready or Standby Reserve.
- ☞ One point per day for performing active duty (e.g., ADT, EAD, ADSW-AC/RC)

CALCULATING RETIREMENT PAY

To calculate reserve retired pay:

$$\frac{\text{Retirement Points}}{360} \times 0.025 \times \text{Monthly Basic Pay} = \text{Monthly pay}$$

RETIREMENT BY PHYSICAL DISABILITY

BACKGROUND Like the other military services, the Coast Guard is required by Congress to maintain a disability evaluation system (10USC61). The fundamental purpose of the system is to support the deployment of a fit armed force by identifying and, ultimately, separating from service members who are not fit. Except for very narrow exceptions, all military members of the Coast Guard must be fit for full duty and worldwide assignment. Members who suffer from apparent disabilities or physical impairments are liable for separation under the Physical Disability Evaluation System. Policies and procedures governing the system are laid out in COMDTINST M1850.2 (series). A system overview is provided.

**MEDICAL
BOARDS** A military member whose physical condition raises reasonable doubt as to their ability to perform assigned military duties must be the subject of an Initial Medical Board (IMB). Medical boards are convened by specified authorities—typically, commanding officers or medical officers. Medical boards consist of a narrative medical summary, member’s input (if any), and the command’s endorsement. Prepared by a doctor, the narrative summary describes the member’s overall physical condition, with primary focus on apparent disabilities and a recommendation as to fitness or unfitness for continued duty. Members are given the opportunity to rebut the doctor’s narrative report and fitness recommendation. Commanding officers endorse the narrative summary and rebuttal, providing certain administrative data, a description of the member’s duties, and the CO’s opinion as to the member’s ability to perform those duties. The completed IMB is forwarded to the Personnel Command, where a Central Physical Evaluation Board (CPEB), including at least one line officer and one medical officer, reviews the board, makes fitness findings, and recommends personnel disposition.

**PHYSICAL
EVALUATION
BOARDS** If the CPEB finds the member unfit, it will then measure the level of unfitness, using a Department of Veterans Affairs manual. A member found unfit for continued duty by reason of physical disability is entitled to reject the findings of the CPEB and appear in person before a Formal Physical Evaluation Board (FPEB). Members appear before a FPEB to assert their fitness for duty or to claim a higher level of disability than rated by the CPEB, or to seek a personnel disposition different than that recommended by the CPEB. Members found fit for duty by the CPEB are not entitled to a formal board, and are simply returned to full-duty status.

RETIREMENT BY PHYSICAL DISABILITY

PHYSICAL EVALUATION BOARDS

(continued)

Occasionally, rather than finding a member fit or unfit, the PEB decides that a member's physical condition is not sufficiently clear to make a fitness determination. In such cases, the PEB orders a follow-up medical board, called a Disposition Medical Board (DMB). A letter from the PEB to the unit orders the DMB and indicates the required specialist consultations and a submission date. On receipt at the Personnel Command, the DMB is again processed like any IMB.

REVIEW BY CHIEF COUNSEL

Findings and recommended disposition of PEB's, even when accepted by members, are not final until the member's case has been reviewed by the Chief Counsel's office and approved by Commander, Coast Guard Personnel Command or higher authority.

DISABILITY SEPARATION WITH SEVERANCE PAY

Military members found unfit for continued duty by reason of physical disability must be separated from the service. (There are some limited exceptions to this policy, particularly when members with relatively minor disabilities and more than 18 years service, wish to remain on active duty until they reach 20 years of service.) Any member whose combined percentage of disability is 30% or higher is retired. Unfit members found to be less than 30% disabled, and not otherwise entitled to a longevity retirement, are discharged with severance pay.

TEMPORARY OR PERMANENT DISABILITY RETIREMENT

Members scheduled for disability retirement—that is, anyone with a 30% or higher disability, or any retirement-eligible member with any disability—are either permanently retired or placed on the Temporary Disability Retirement List (TDRL). Members are placed on the TDRL when their disabilities are judged to be relatively unstable, and might reasonably be expected to change significantly in the next few years. Members are kept on the TDRL for up to five years, during which time they are re-evaluated approximately every 18 months. The purpose of the periodic re-evaluations is to determine whether the member's condition has stabilized. The periodic exam can lead to new disability findings and recommended disposition from a Physical Evaluation Board. Disability level and personnel status may be changed only once during a member's tenure on the TDRL; at that time the member's case is permanently resolved. Ultimately, at some point within five years of placement on the TDRL, members must be placed in the one of the following statuses:

1. Fit for duty (termination of CG disability benefits; usually eligible for voluntary return to duty and resumption of military career).
 2. Permanently retired (at original or a new level of disability).
 3. Separated with severance pay (disabilities improve somewhat, but not enough to allow a return to duty).
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RETIREMENT BY PHYSICAL DISABILITY

COMPENSATION Members separated with severance pay receive a lump sum payment on discharge, computed on the basis of the number of months served and base pay. Members permanently retired with a physical disability receive the specified percentage (disability level) of their basic pay, unless their time in service otherwise entitles them to a higher percentage. Members temporarily retired with a disability receive at least 50% of their basic pay; time in service or the specified percentage (disability level) may entitle them to a higher percentage.

KEY POLICY POINTS

The fundamental finding of a PEB is physical fitness or unfitness for continued CG duty. The disability system may not be used to effect an administrative separation. Disability evaluation is precluded by a member's misconduct. A member already scheduled or eligible for disability and physically qualified for separation may formally object to the doctor's finding.

The law that provides for disability separation is intended to compensate a member whose military service is involuntarily ended due to a service-connected injury or illness. Members scheduled for longevity retirement or non-disability separation are presumed fit to perform their duties. No longer scheduled for reassignment, they are no longer required to be deployable worldwide.

PRESUMPTION OF FITNESS

A medical board should not be convened on such a member unless the presumption of fitness is overcome by a preponderance of evidence (greater than 50 percent). The evidence must show that the member is unable to perform current duties due to disability, or that the member has suffered an acute, grave illness or injury. (Unfortunate examples of acute, grave illness or injury warranting a medical board at that time are a heart attack, car accident, or diagnosis of cancer.) The vast majority of members ending active duty, even those with chronic painful conditions, have chosen to draw pay and allowances and compete for promotion. While perhaps tolerating physical impairments, they have continued full military service.

APPLICATION FOR EXTENSIVE DISABILITY BENEFITS

Occasionally, members ending active duty during which they have suffered truly debilitating condition are disappointed or even embittered to learn that their clear disabilities are not properly ratable by the Coast Guard. It is important for these members to understand that the military disability evaluation system is not intended by Congress to bestow benefits on members already scheduled for voluntary or mandatory separation. The federal government does, of course, provide specifically for such members to apply for extensive disability benefits, through the dedicated resources of the Department of Veterans Affairs.

PRERETIREMENT COUNSELING

By Federal law, you are entitled to personal counseling on issues affecting your departure at least 90 days before discharge.

RETIREMENT CHECK LIST

✓	Attend pre-retirement seminar (Contact the Relocation Assistance Manager (RAM)).	Recommend 2 to 5 years before or at least 18 months before retirement.
✓	Request Statement of Creditable Service and Sea Service.	Two years before retirement eligibility and always after completing a tour aboard a vessel.
✓	Request retirement through CGPC-opm-1.	6 to 12 months before desired retirement date.
✓	Compile list and copy awards and courses you have attended and want included on your DD214.	Throughout career but at least after submitting retirement request.
✓	Compile list of duty stations. Keep a copy of all PCS orders and any sea service.	Throughout career.
✓	Schedule and complete physical examination.	6 to 12 months before retirement so any medical condition can be identified before separation.
✓	Discuss with administration officer or PERSRU your retirement package and review allotments to be carried over into retirement.	4 to 6 months before retirement date
✓	Discuss shipping of HHG with travel section.	4 to 6 months before retirement date (must have retirement orders before shipping HHG)
✓	Update your will.	4 to 6 months before retirement
✓	Receive confirmation from CGPC of retirement date.	4 months (120 days) before retirement
✓	Turn in completed retirement forms to your administration office or PERSRU – keep a copy for yourself.	75 days before retirement or departure on terminal leave
✓	Complete request for advances (DOT 1500.2).	75 days before retirement or departure on terminal leave
✓	Make SBP election.	60 days prior to retirement
✓	PRU transmits a Statement of Intent (CG-5229) regarding leave intentions.	60 days prior to retirement
✓	Receive retirement orders.	60 days prior to retirement
✓	Take 6 copies of retirement orders to travel section for shipment of your HHG.	When you receive your retirement orders.
✓	Make 3 copies of your health record and have a medical officer certify them.	After retirement physical has been approved.

RETIREMENT CHECK LIST continued

✓	Ensure your admin office or PRU have received your retirement certificate, your spouse's certificate and your retirement pin.	30 days prior to departure on terminal leave or retirement.
✓	Ensure you mail your completed retirement package to HRSIC (RAS).	At least 30 days prior to departure on terminal leave or retirement.
✓	Security debrief/close out security jacket.	Day of separation or before departing on terminal leave.
✓	Retirement ceremony	When possible coincide with required personnel inspections, or before departing on terminal leave, or on last day of active duty.
✓	Unit delivers DD214, retired/dependent ID card applications to you. Note: You must turn in all active duty ID cards prior to receipt of retirement ID cards.	Cannot receive these until day of separation (if going on terminal leave you can have them mailed to you).
✓	HRSIC mails final LES to member	45 days after separation
✓	Complete travel and submit retirement travel claim.	Within one year, unless G-WPM waives
✓	HRSIC issues IRS Form W-2	By 31 January of the year following separation.

RETIREMENT FORMS

Below is a checklist of required forms you must mail prior to retirement to the Human Resource Services and Information Center (RAS):

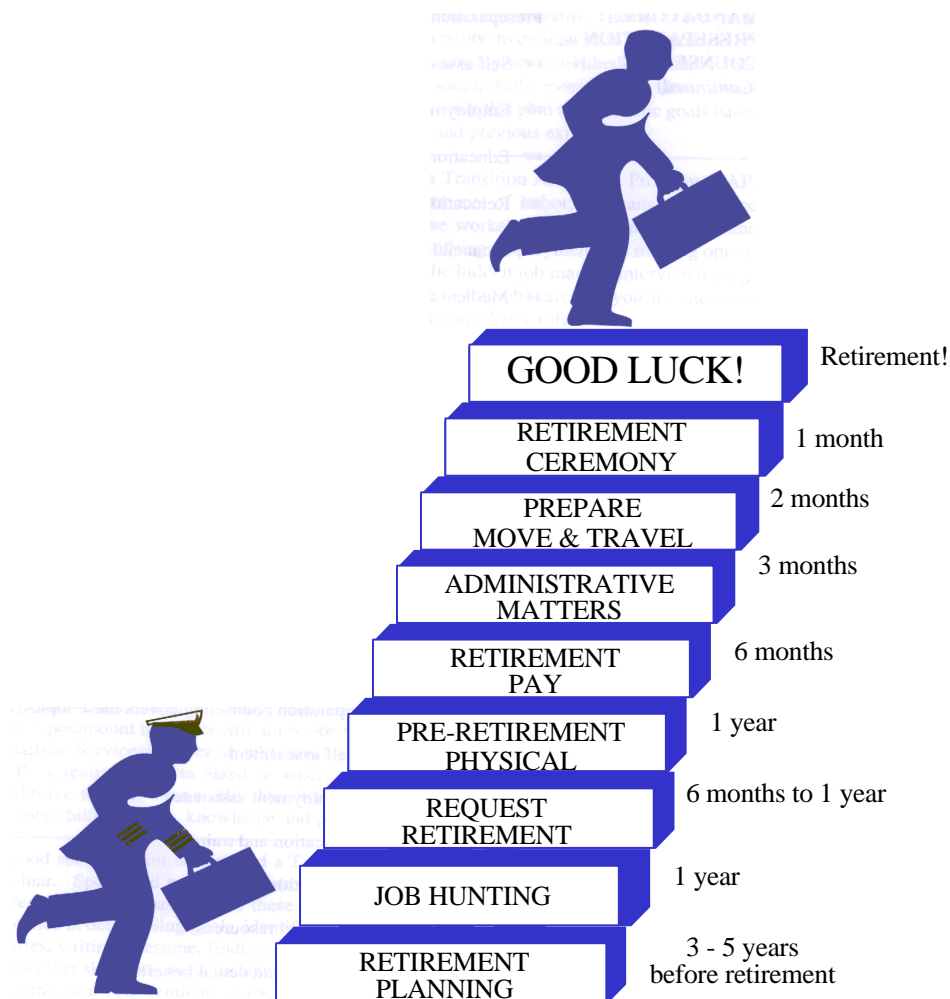
- ☞ Retired Pay Account Worksheet and Survivor Benefit Plan Election (CGHRSIC-4700)
- ☞ Retired Allotment Authorization Form (CGHRSIC-7221)
- ☞ BAQ/Dependency/Emergency Data and SGLI Validation (CG-4170A)
- ☞ Signed copy of most recent LES
- ☞ Retired Pay Projection Request (CGHRSIC-1900)

TRAVEL

CONTACT

See your local Transportation Officer (TO), BEFORE you contemplate any move, for current entitlement information and eligibility.

RETIREMENT MOVE



CIVILIAN EMPLOYMENT

Military retirees enter the civilian job market with many valuable skills. Many civilian employers appreciate the work habits, knowledge, and skills you accumulate during your years in uniform. There are, however, restrictions you must be aware of when looking for a second career.

REFERENCE

37 U.S.C. 801, 18 U.S.C. 207 & 281, 41 U.S.C. 401
U.S. Constitution, Article 1, Section 9, Clause 8
Standards of Conduct , COMDTINST 5370.8 (series)

POST-RETIREMENT EMPLOYMENT RESTRICTIONS

CONFLICT OF INTEREST

When working for private industry you cannot:

- ☞ Assume civilian duties that put you in direct contact with your former colleagues in uniform.
- ☞ Use knowledge unavailable to civilians for personal gain (prohibited by Federal legislation).
- ☞ Exert undue influence by becoming a company official.
- ☞ Represent industry on an issue if you previously represented the government during a transaction with industry on the same issue.
- ☞ Sell, contract, or negotiate to sell anything to DoD, Army, Navy, the Coast Guard, National Oceanographic Atmospheric Administration or the U.S. Public Health Service.
- ☞ Sell, contract, or negotiate to sell anything to the U.S. through the CG or DOT.
- ☞ Assist in prosecuting a claim involving the CG or DOT against the U.S. if you worked on the claim while on active duty.
- ☞ Accept any civilian or military office or employment with a foreign government, including educational and commercial institutions controlled by a foreign government.
- ☞ Engage in activities intended to influence any department, agency, court, or court-martial in connection with a particular matter involving specific parties in which you substantially participated as a government official.

TIME ELEMENT

The duration and nature of prohibitions depend on the extent of your involvement while in the Coast Guard.

CIVIL SERVICE

Officers who retire and go to work for any federal agency, including the U.S. Postal Service, experience some deductions from either their retirement or civil service paychecks.

- ☞ Retired regular or warrant officers who work for the federal government after retiring can keep up to 150% of the first \$9,310.17 of military retirement pay, adjusted annually.
 - ☞ After January 1994, your combined retirement plus civil service pay can total no more than \$108,200, adjusted annually.
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